

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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RE: Nicole Walker-Edwards	:	
Debtor	:	Bankruptcy No. 18-15339 AMC
	:	
Nationwide Advantage Mortgage Company	:	Chapter 13
Movant	:	
	:	
v.	:	
	:	
Nicole Walker-Edwards	:	
William C. Miller	:	
Respondents	:	

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**OBJECTION TO PLAN**

Nationwide Advantage Mortgage Company (“Movant”), by its attorney, Heather Riloff, Esquire, hereby objects to confirmation of Debtor’s Chapter 13 Plan as follows:

1. Nicole Walker-Edwards, Respondent herein, filed a bankruptcy petition under Chapter 13 of the Bankruptcy Code on August 10, 2018 at Bankruptcy No. 18-15339.
2. Movant is a secured creditor by reason of debtor having executed a mortgage on the premises 2112 North 58th Street, Philadelphia PA 19131 (“Property”) to Mortgage Electronic Registration System, Inc., acting solely as nominee for Nationwide Advantage Mortgage Company on September 19, 2007, which mortgage is recorded in the Department of Records of Philadelphia County.
3. The mortgage has since been assigned to movant herein by written assignment which is recorded in the Department of Records of Philadelphia County.
4. Movant is in the process of filing its Proof of Claim with respect to the Property which will reflect an unpaid principal balance of approximately \$99,968.47, arrears of approximately \$29,867.39, and total monthly payment amount of \$609.00 per month.

5. Debtor's Plan proposes to pay \$13,289.00 towards Movant's arrears. Said amount does not cover Movant's entire pre-petition arrearage claim.

6. The Plan as filed is deficient in that it does not provide sufficient funding to pay the total arrears or the total claim now due to Movant pursuant to 11 U.S.C. §1322(b)(5).

7. The Plan is in violation of 11 U.S.C. §1325(a)(5)(B)(ii) in that it fails to provide for the full value of Movant's claim and arrears and monthly payments.

8. Debtor has failed to propose a feasible plan under 11 U.S.C. §1325(a)(6), therefore Movant requests that confirmation of the Chapter 13 Plan be denied in its entirety.

**WHEREFORE**, Nationwide Advantage Mortgage Company prays that confirmation of Debtor's Plan as now proposed will be **DENIED**.

/s/Heather S. Riloff, Esquire  
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